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CORRESPONDENCE.

To the Editor of the Virginia Law Register :

The question of the present value of a contingent right of dower is one constantly arising and one that seems to cause the profession great trouble. Often the solution has been very much a matter of guess work.

In *Strayer v. Long*, 86 Va. p. 566, the court said: "The dower interest itself is fixed, by an arbitrary rule, at one-third for life. Being ascertained, its present value might be fixed according to the legislative mind; and possibly the present value of a contingent right of dower to a wife might be fixed at a proportion definite and certain, which would meet the ends of justice and save costs to persons worthy of high consideration. We, however, make no departure from the established practice in this State, but adhere to the rule usually followed by our courts, and rest upon the tables of longevity." The legislative mind has seen fit to adopt a table for ascertaining the present value of vested annuities, as set forth in sections 2281-82-83 of the Code of Virginia, but it has not seen fit to adopt any definite and certain rule for ascertaining contingent rights of dower, and, as stated by the court in the case just quoted, we are left to rest upon the tables of longevity.

In the case of *Strayer v. Long* the court refers to and approves certain tables taken from the American Almanac of 1835, and which were set forth in full in the Quarterly Law Journal, Vol. IV., page 1, published in Richmond in 1859. This judicial approval of those tables by our court of last resort makes them of peculiar interest and value to the profession in Virginia. The American Almanac of 1835 and the Quarterly Law Journal, Vol. IV., are very rare and cannot now generally be had. I think it would be of great benefit to the profession in Virginia to have the article and tables from the Law Journal reproduced in the REGISTER, and I enclose herein a copy of said article and the tables aforesaid.

There is one objection to all of the tables on the subjects of both dower and contingent right of dower contained in this article and in the Code and in *Wilson, &c. v. Davidson*, 2 Rob. 457, to which I would call attention. All of these tables seem to be calculated upon the hypothesis that money is worth 6 per cent. per annum, and that in such a case it is susceptible of being compounded. In these days such a thing as compound interest at 6 per cent. per annum is almost impossible, and in applying these tables this fact should be borne in mind. If the legislature should think proper to fix tables for ascertaining contingent rights of dower it is probable that this fact would lead to a modification in the tables adopted. However, the rules given for the ascertainment of the present value on a basis of 6 per cent. could be easily applied to a different rate of interest.

W. J. LEAKE.

Richmond, Va.

[Copied from the Quarterly Law Journal, Vol. IV., No. 1, p. 1, published in Richmond, Va., January, 1859.]

ON THE PRESENT VALUE OF DOWER RIGHTS—VESTED AND CONTINGENT.

Suppose that the husband is dead and the right of dower vested; the property worth \$50, and the annual rent \$3. The widow will be entitled to one dollar per

annum for life. What is its present value? If the duration of her life were ascertained, the present value of the annuity would be a sum which, placed at compound interest, would pay the annuity and be just exhausted at her death. But the duration of her life is uncertain. The only certainty is that, according to the table of mortality, she cannot possibly live longer than her 99th year, and may die at any time. She has, then, a chance of receiving the annuity at the expiration of each year up to the 99th, and her interest in the annuity of each year is worth the amount of it multiplied by her chance of getting it.

Suppose the case of a widow 93 years of age; according to the Wigglesworth table of mortality, 2 Robinson's Practice, 381, old edition, out of a certain number of persons at birth, 4893, only 30 will attain the age of 93 years. Of this number 23 will live a year longer, 16 will live two years, &c., up to the 99th year, when only one will be living, and that one will die before the expiration of the 100th year, not living to receive the annuity then payable. Now, as 23 out of the 30 live until the end of the year, and 7 die before that time, the probability of her living at that time will be represented by the fraction 23-30, and the possibility of her death by the fraction 7-30. If she lives she will receive the annuity; if she dies it will go to those entitled in remainder. Then the \$1 payable at the expiration of the first year, or .9434, its present value, should be divided between the widow and the remainderman in the proportion of their respective chances :

That is, to the widow.....23-30 of .9434 = .7232 22-30
 remainderman 7-30 of .9434 = .2201 8-30 = .9434.

The sum payable at the expiration of the second year will be divided in like proportion, that is to the widow the 16-30th part, and the residue, the 14-30th part, to the remainderman. Hence we have the following table, showing the present value of her interest :

Table No. 1.

<i>Number of years.</i>	<i>Probability of living the number of years in the first column</i>	<i>Present value of \$1, payable at number of years stated in first column.</i>	<i>Portion of annuity of each year to which widow is entitled.</i>
1	23-30	.9434	.7232 506-690
2	16-30	.8900	.4746 460-690
3	10-30	.8396	.2798 460-690
4	5-30	.7921	.1320 115-690
5	2-30	.7473	.0498 138-690
6	1-30	.7050	.0235
		4.9174	1.6831 299-690

To ascertain the rule for determining the present value of a contingent right of dower, suppose the case of a husband 94 years of age, and a wife 93; and that the annuity of one dollar per annum is payable to A while both are living, to B when both are dead, to C while the wife survives the husband, and to D while the husband survives the wife. According to the table of mortality both will be dead after the expiration of six years, B receiving certainly the whole annuity after

that time; A, C, and D having no possible chance of receiving any portion after that time. Hence the annuity for the six years alone is subject to division, and the question is what portion of the present value of the annuity for six years shall each of the parties, A, B, C and D receive?

It is manifest, according to the principles before stated, that the present value of the sum payable at the expiration of each year must be divided between the parties in the proportion of the fractions respectively representing the chance of each for receiving it; and, as it is certain—a physical certainty—that the husband and wife will both be living, or both dead, or wife living and husband dead, or husband living and wife dead, at the expiration of either of the six years, the sum of the fractions, representing respectively the probability of each event, must be equal to a unit, which, in the mathematics of probabilities, is the symbol of certainty.

The death of each and their living are independent events, and the probability that any two of them will concur is ascertained by multiplying the separate probabilities of each event. If the probability that the husband will be living at the expiration of a year is one-third, and the probability that the wife will be living is one-third, then the probability that both will be living is $\frac{1}{3} \times \frac{1}{3} = 1-9$. But the question may be asked what is the authority for this? The answer is, that is conceded by every author who has written upon the subject of the mathematics of probabilities. If this is not satisfactory, then it may be answered that it is capable of the same ocular demonstration as that $2 \times 2 = 4$, or $4 - 1 = 3$, or $12 - 8 = 4$, or that the area of a square is equal to the product of the two sides, or any other proposition, the proof of which may be made palpable to sense and sight.

In throwing a half dollar the chance that the head will be up is one-half, for the reason that it must come head or tail, and the chances are equal, two in all and one for each event. If the chance for a head the first throw is one-half, and the chance for a head the second throw is one-half, then the chance for a head twice in succession is $\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$; that is, the result of the two throws must of necessity be two heads, or two tails, or a head and a tail, or a tail and a head, and as one of these four must happen, and the chances of each are equal, one-fourth represents the probability of each.

Or suppose there are three males, whom we designate M 1, M 2, M 3, and three females, whom we designate F 1, F 2, F 3, and it is admitted that one of each will die each year. What is the probability that M 1 and F 1 will die during the first year? The chance that M 1 will die during the first year is one-third, the chance that F 1 will die during the first year is one-third, and the chance that both will die is $\frac{1}{3} \times \frac{1}{3} = 1-9$. For it is admitted that the two who die during the first year will be M 1-F 1, or M 1-F 2, or M 1-F 3, or M 2-F 1, or M 2-F 2, or M 2-F 3, or M 3-F 1, or M 3-F 2, or M 3-F 3. It must of necessity be one of these nine pairs, and as the chances for each are equal, that of M 1-F 1, and each of the others, is one-ninth.

To take another illustration of the principle: what is the chance that M 1 will be living and F 1 dead at the expiration of the first year? As but one of the males dies during the year, and two are living at the end of it, the chance that M 1 will live is two-thirds; as before stated the chance that F 1 will die is one-third; and the chance that M 1 will live and F 1 will die is $\frac{2}{3} \times \frac{1}{3} = 2-9$. Now,

it is manifest that there must be two males living and one female dead at the expiration of the year, and this combination must of necessity be either—

- | | | |
|----------------------|----------------------|----------------------|
| 1. M 1-M 2, and F 1. | 4. M 1-M 3, and F 1. | 7. M 2-M 3, and F 1. |
| 2. M 1-M 2, and F 2. | 5. M 1-M 3, and F 2. | 8. M 2-M 3, and F 2. |
| 3. M 1-M 2, and F 3. | 6. M 1-M 3, and F 3. | 9. M 2-M 3, and F 3. |

The chance for each of these combinations is the same, and as there are nine of them, the chance for each is one-ninth. The combination M 1 living and F 1 dead appears in two of the series, the first and the fourth, hence there are two chances out of nine in favor of its happening, and the probability is represented by the fraction $\frac{2}{9}$. Hence it is manifest that in matters of life and death, as in all other events, the probability of the concurrence of any two independent events of life or death is ascertained by multiplying the two separate probabilities. By the application of this rule we have, in the case just stated, the chance of—

$$\begin{aligned}
 &\text{M 1 living, F 1 living, at end of first year, } \frac{2}{3} \times \frac{2}{3} = 4\text{-}9. \\
 &\text{M 1 dead, F 1 dead, " " " " } \frac{1}{3} \times \frac{1}{3} = 1\text{-}9. \\
 &\text{M 1 living, F 1 dead, " " " " } \frac{2}{3} \times \frac{1}{3} = 2\text{-}9. \\
 &\text{M 1 dead, F 1 living, " " " " } \frac{1}{3} \times \frac{2}{3} = 2\text{-}9. \\
 &\text{The sum of the several chances } 4\text{-}9 \times 1\text{-}9 \times 2\text{-}9 \times 2\text{-}9 = 9\text{-}9 = 1.
 \end{aligned}$$

Now, if we apply the same mode of calculation to the case of the wife 93 years of age, and the husband 94, we will ascertain the several portions of the annuity which A, B, C and D are respectively entitled to receive. By the table of mortality there are 30 persons who attain the age of 93; of these 7 die during the first year and 23 are living at the end of it. The probability then that the wife will be living at the end of the first year is $\frac{23}{30}$, and that she will be dead $\frac{7}{30}$. By the table of mortality 23 persons attain the age of 94 years, and of this number 7 die during the first year. The probability then that the husband will be dead at the end of the first year is $\frac{7}{23}$; that he will be living is $\frac{16}{23}$. Hence the probability that at the end of the first year—

$$\begin{aligned}
 &\text{Husband living and wife living is } 16\text{-}23 \times 23\text{-}30 = 368\text{-}690 \\
 &\text{do. dead do. dead } 7\text{-}23 \times 7\text{-}30 = 49\text{-}690 \\
 &\text{do. living do. dead } 16\text{-}23 \times 7\text{-}30 = 112\text{-}690 \\
 &\text{do. dead do. living } 7\text{-}23 \times 23\text{-}30 = 161\text{-}690
 \end{aligned}$$

The sum of the several probabilities being $368\text{-}690 \times 49\text{-}690 \times 112\text{-}690 \times 161\text{-}690 = 1$.

The present value of \$1, payable at the expiration of the first year, is .9434, and the portion which each of the parties is entitled to receive is ascertained by multiplying this sum by the chance of receiving it, and we have the following results:

A's portion—who receives during joint lives of husband and wife, is.....	368-690x.9434=.	5031	322-690
B's portion—who receives after husband and wife are both dead.....	49-690x.9434=.	0669	656-690
C's portion—who receives whilst wife survives the husband, is.....	161-690x.9434=.	2201	184-690
D's portion—who receives whilst the husband survives the wife, is.....	112-690x.9434=.	1531	218-690
Total.....			.9434

Making the calculation for each of the six years, we have the following tables:

Table No. 2.

Showing portion to which A is entitled.

<i>Number of years.</i>	<i>Chance that wife will be living at number of years stated in the first column.</i>	<i>Chance that husband will be living at number of years stated in the first column.</i>	<i>Present value of \$1, payable at the number of years in the first column.</i>	<i>Portion to which A is entitled, who receives whilst husband and wife are both living.</i>
1..... 23-30	x	16-23	x .9434	= .5031 322-690
2..... 16-30	x	10-23	x .8900	= .2063 530-690
3..... 10-30	x	5-23	x .8396	= .0608 280-690
4..... 5-30	x	2-23	x .7921	= .0114 550-690
5..... 2-30	x	1-23	x .7473	= .0021 456-690
6..... 1-30	x	0-23	x .7050	= .0000
			4.9174	.7840 68-690

Table No. 3.

Showing portion to which B is entitled.

<i>Number of years.</i>	<i>Chance that wife will be dead at number of years stated in the first column.</i>	<i>Chance that husband will be dead at number of years stated in first column.</i>	<i>Present value of \$1, payable at number of years stated in the first column.</i>	<i>Portion to which B is entitled, who receives when husband and wife are both dead.</i>
1..... 7-30	x	7-23	x .9434	= .0669 656-690
2..... 14-30	x	13-23	x .8900	= .2347 370-690
3..... 20-30	x	18-23	x .8396	= .4380 360-690
4..... 25-30	x	21-23	x .7921	= .6026 585-690
5..... 28-30	x	22-23	x .7473	= .6671 378-690
6..... 29-30	x	23-23	x .7050	= .6315
			4.9174	2.6911 279-690

Table No. 4.

Showing portion to which C is entitled.

<i>Number of years.</i>	<i>Chance that wife will be living at number of years stated in first column.</i>	<i>Chance that husband will be dead at number of years stated in first column.</i>	<i>Present value of \$1, payable at number of years stated in first column.</i>	<i>Portion to which C is entitled, who receives whilst wife survives husband.</i>
1..... 23-30	x	7-23	x .9434	= .2201 184-690
2..... 16-30	x	13-23	x .8900	= .2682 620-690
3..... 10-30	x	18-23	x .8396	= .2190 180-690
4..... 5-30	x	21-23	x .7921	= .1205 255-690
5..... 2-30	x	22-23	x .7473	= .0476 372-690
6..... 1-30	x	23-23	x .7050	= .0235
			4.9174	.8991 231-690

Table No. 5.

Showing portion to which D is entitled.

<i>Number of years.</i>	<i>Chance that wife will be dead at number of years stated in first column.</i>	<i>Chance that husband will be living at number of years stated in first column.</i>	<i>Present value of \$1, payable at number of years stated in first column.</i>	<i>Portion to which D is entitled, who receives whilst husband survives wife.</i>
1..... 7-30	x	16-23	x .9434	= .1531 218-690
2..... 14-30	x	10-23	x .8900	= .1805 550-690
3..... 20-30	x	5-23	x .8396	= .1216 560-690
4..... 25-30	x	2-23	x .7921	= .0573 680-690
5..... 28-30	x	1-23	x .7473	= .0303 174-690
6..... 29-30	x	0-23	x .7050	= .0000
			4.9174	.5431 112-690

By these tables the present value of the whole annuity is..... \$4.9174

A's portion by table No. 2..... .7840 68-690

B's portion by table No. 3..... 2.6911 279-690

C's portion by table No. 4..... .8991 231-690

D's portion by table No. 5..... .5431 112-690

\$4.9174

The portion of C, .8991 231-690, is the amount which the wife is entitled to receive for her contingent right of dower in real estate of the fee simple value of \$50—the interest upon one-third of that sum, her dower if her husband were dead, being \$1 *per annum*. The portion of an estate of the fee simple value of

\$50 being thus ascertained, if we double it of course we have the portion of \$100—in other words, the *per cent.* by which we may determine the value of a contingent right of dower in an estate of any amount.

The rule for ascertaining the present value of an annuity payable to the wife whilst she survives her husband—which is a contingent right of dower—as stated in the appendix to Matthews' Guide to Executors, Law Library, Vol. IX., is, from the present value of an annuity payable during the life of the wife, deduct *one-half* of the present value of an annuity payable during the joint lives of husband and wife. Why deduct one-half? Why not the whole of the annuity on the joint lives? The subject to be divided, to be deducted from, is an annuity during the life of the wife. That is the whole. What are the parts? The present value of an annuity payable whilst the wife survives the husband is one part, and the present value of an annuity payable whilst husband and wife are both living is another part. These parts are separate and distinct, and in no respect merge into each other. They include the whole subject, and when they are taken out there is nothing left of it. Now, the amount of the whole and of one of the parts being given, by what process shall we determine the amount of the other part? A most difficult mathematical problem, for the solution of which the ashes of the dead have been sifted to find an Archimedes or Euclid, and the result is stated by Matthews.

One dozen apples are to be divided between two boys, and one is to get 7; these are the facts agreed. By the rule of Matthews the solution is: from the whole, 12, deduct one-half of 7= $3\frac{1}{2}$, and the residue, $8\frac{1}{2}$, is the number which the other boy gets. Then the twelve apples are to be divided, 7 to one boy and $8\frac{1}{2}$ to the other, making in all $15\frac{1}{2}$; the solution of the problem having added $3\frac{1}{2}$ to the number of apples.

An annuity of one dollar *per annum* payable during the life of a wife 93 years of age is by table No. 1 worth \$1.6831 299-690; an annuity payable during the joint lives of a wife 93 years of age, and of a husband 94 years of age is worth by table No. 2 .7840 68-690. By the rule of Matthews, to find the value of the annuity payable whilst the wife survives the husband, from the value of the annuity payable during the life of the wife.....\$1.6831 299-690

Deduct one-half of the annuity on their joint lives—half of		
.7840 68-690.....	.3920	34-690
The present value of the annuity whilst wife survives the husband, is.....	1.2911	265-690
Now, by the terms of the problem, the other part—the annuity on the joint lives—is.....	.7840	68-690
The parts added make.....	\$2.0751	333-690

The result in this case, as in the other, showing that the amount of the subject of division has largely increased during the progress of the solution of the problem.

Again, by the rule of Matthews the wife gets one-half of the annuity during the joint lives of herself and husband, when, by the terms of the problem, she can take nothing during his life, but only after his death. If the joint existence terminates by her death, then the whole annuity ceases; if by his death, the annuity during her survivorship commences.

The true rule is, deduct not half, but the whole of the annuity for the joint

lives. To show that this is correct, suppose an annuity is granted to A during the life of B, but upon condition that he shall pay it to B while she survives C. A will receive the annuity during the joint lives of B and C, and B will receive all, if anything is left of it—that is, if the joint existence is terminated by the death of B, she receives nothing; if by the death of C, then B receives the annuity during the residue of her life.

Tables Nos. 1, 2, and 4 furnish an unanswerable demonstration of the rule.	
From the probability that the wife will be living at the expiration of the first year, as shown by table No. 1.....	23-30 = 529-690
Deduct the probability that both will be living at the expiration of the first year, as shown in table No. 2....	23-30x16-23=368-690
And the result is the fraction representing the probability that wife will be living and husband dead, as shown by table No. 4.....	161-690
So, too, we have wife's portion of annuity, payable the first year, by table No. 1.....	.7232 506-690
Deduct portion to which party is entitled who holds during joint lives, as shown by table No. 2.....	.5031 322-690
And the result is the portion of the party who receives upon the contingency that wife is living and husband dead, as shown by table No. 4.....	.2201 184-690
We have the whole annuity of the wife by table No. 1...	1.6831 299-690
Deduct annuity payable during joint lives by table No. 2.	.7840 68-690
Value of annuity payable whilst wife survives the husband, by table No. 4.....	.8991 231-690

Hence it is manifest that if, from the probability that the wife will be living at the end of each year in the series, we deduct the probability that the husband and wife will both be living, the result is the fraction representing the probability that husband will be dead and wife living; and, as a necessary consequence, it is true, that if from the present value of the annuity payable whilst the wife lives, we deduct the present value of an annuity payable whilst the husband and wife are both living, the remainder will be the present value of an annuity payable whilst the wife survives the husband.

The annexed tables are taken from the American Almanac of 1835. It will be found upon examination that table A corresponds precisely with results obtained by calculation similar to that of table No. 1.

It will also be found that table B corresponds very nearly with the results of calculations made according to table No. 4. For the purpose of testing the accuracy of table B, we have made the following calculations :

By the table, where the husband is 50 and wife 42, the value is.....	5.31
By calculation, according to table No. 4, we find it.....	5.41
Excess.....	.10
By the table, where the husband is 80 and the wife 80, the value is.....	3.20
By calculation we find it.....	3.28
Excess.....	.08
By the table, where the husband is 84 and wife 90, the value is.....	1.92
By calculation we find it.....	2.04
Excess.....	.12

The excess in the result of a calculation being one-tenth of one *per cent.*, or \$1 in \$1,000, in favor of the wife. Table B is based upon the Carlyle Table of Mortality, whilst our calculations were made according to the Wigglesworth Table. In most cases the discrepancy of the tables is but trifling, and unless the amount in controversy is very large the difference between table B and the result of a calculation according to Wigglesworth Table, will not pay for the labor required to make the calculation.

E. F. P.

Lexington, November, 1858.

Table A.

Showing value of a vested right of dower in an estate of the fee simple value of \$100.

<i>Age.</i>	<i>Value.</i>	<i>Age.</i>	<i>Value.</i>	<i>Age.</i>	<i>Value.</i>	<i>Age.</i>	<i>Value.</i>
0.....	\$17 17	24.....	\$24 10	48.....	\$21 41	72.....	\$11 98
1.....	22 54	25.....	24 05	49.....	21 17	73.....	11 50
2.....	23 84	26.....	23 97	50.....	20 91	74.....	11 04
3.....	24 77	27.....	23 88	51.....	20 63	75.....	10 57
4.....	25 40	28.....	23 78	52.....	20 35	76.....	10 08
5.....	25 60	29.....	23 69	53.....	20 05	77.....	9 59
6.....	25 77	30.....	23 59	54.....	19 74	78.....	9 10
7.....	25 85	31.....	23 50	55.....	19 42	79.....	8 63
8.....	25 86	32.....	23 42	56.....	19 08	80.....	8 19
9.....	25 81	33.....	23 33	57.....	18 72	81.....	7 72
10.....	25 72	34.....	23 25	58.....	18 34	82.....	7 27
11.....	25 55	35.....	23 17	59.....	17 94	83.....	6 88
12.....	25 36	36.....	23 06	60.....	17 53	84.....	6 60
13.....	25 16	37.....	22 94	61.....	17 08	85.....	6 53
14.....	24 94	38.....	22 83	62.....	16 61	86.....	7 01
15.....	24 71	39.....	22 72	63.....	16 12	87.....	5 55
16.....	24 63	40.....	22 61	64.....	15 59	88.....	5 23
17.....	24 56	41.....	22 57	65.....	15 03	89.....	5 08
18.....	24 49	42.....	22 40	66.....	14 63	90.....	5 46
19.....	24 42	43.....	22 30	67.....	14 22	91.....	4 84
20.....	24 36	44.....	22 21	68.....	13 80	92.....	4 10
21.....	24 30	45.....	22 10	69.....	13 36	93.....	3 37
22.....	24 23	46.....	21 88	70.....	12 91	94.....	2 65
23.....	24 16	47.....	21 65	71.....	12 45	95.....	2 04

Table B.

Showing the present value of a contingent right of dower in real estate of the fee simple value of \$100.

	22	26	30	32	34	36	38	40	42	44
16.....	\$3 68	\$4 10	\$4 58	\$4 85	\$5 14	\$5 43	\$5 73	\$6 06	\$6 42	\$6 81
18.....	3 57	3 99	4 51	4 76	5 03	5 29	5 65	5 99	6 35	6 73
20.....	3 45	3 88	4 38	4 64	4 92	5 15	5 49	5 86	6 22	6 60
22.....	3 33	3 77	4 25	4 46	4 74	5 00	5 33	5 69	6 03	6 43
24.....	3 23	3 65	4 11	4 32	4 57	4 85	5 17	5 52	5 85	6 18
26.....	3 12	3 53	3 97	4 18	4 42	4 70	5 01	5 35	5 60	5 98
28.....	3 01	3 41	3 83	4 03	4 26	4 54	4 84	5 17	5 47	5 78
30.....	2 90	3 28	3 69	3 88	4 10	4 38	4 66	4 99	5 28	5 58
32.....	2 79	3 15	3 55	3 73	3 94	4 21	4 48	4 80	5 09	5 38
34.....	2 68	3 02	3 40	3 57	3 78	4 03	4 30	4 60	4 88	5 17
36.....	2 56	2 89	3 25	3 41	3 61	3 85	4 11	4 40	4 66	4 94
38.....	2 44	2 76	3 10	3 25	3 44	3 67	3 92	4 19	4 44	4 70
40.....	2 32	2 62	2 95	3 09	3 27	3 49	3 72	3 98	4 22	4 46
42.....	2 20	2 48	2 79	2 93	3 10	3 30	3 52	3 76	3 99	4 22
44.....	2 07	2 34	2 63	2 76	2 92	3 11	3 32	3 54	3 75	3 98
46.....	1 94	2 21	2 47	2 59	2 73	2 92	3 12	3 32	3 50	3 71
48.....	1 85	2 10	2 31	2 42	2 54	2 76	2 91	3 10	3 25	3 44
50.....	1 71	1 92	2 15	2 24	2 35	2 56	2 71	2 87	3 00	3 17
52.....	1 54	1 74	1 95	2 06	2 18	2 31	2 45	2 60	2 76	2 90
54.....	1 40	1 58	1 77	1 87	1 97	2 08	2 21	2 34	2 48	2 63
56.....	1 30	1 44	1 61	1 70	1 79	1 89	1 99	2 10	2 22	2 35
58.....	1 17	1 32	1 48	1 56	1 64	1 72	1 81	1 90	2 00	2 11
60.....	1 03	1 17	1 32	1 40	1 48	1 56	1 65	1 74	1 84	1 95
62.....	0 91	1 03	1 16	1 23	1 30	1 37	1 45	1 54	1 63	1 73
64.....	0 82	0 92	1 03	1 09	1 16	1 23	1 30	1 37	1 44	1 51
66.....	0 74	0 82	0 92	0 97	1 02	1 08	1 13	1 19	1 25	1 31
68.....	0 65	0 73	0 82	0 86	0 91	0 96	1 01	1 06	1 10	1 15
70.....	0 54	0 62	0 70	0 74	0 78	0 83	0 87	0 92	0 97	1 02
72.....	0 44	0 50	0 57	0 61	0 65	0 69	0 73	0 77	0 81	0 85
74.....	0 38	0 43	0 49	0 52	0 55	0 58	0 61	0 64	0 68	0 71
76.....	0 35	0 38	0 42	0 45	0 48	0 51	0 53	0 56	0 58	0 60
78.....	0 30	0 34	0 38	0 40	0 43	0 45	0 47	0 49	0 50	0 52
80.....	0 24	0 28	0 32	0 34	0 36	0 38	0 41	0 43	0 44	0 46
82.....	0 20	0 22	0 25	0 27	0 29	0 32	0 34	0 36	0 38	0 40
84.....	0 17	0 18	0 21	0 23	0 24	0 25	0 27	0 29	0 30	0 32
86.....	0 14	0 16	0 18	0 19	0 20	0 21	0 22	0 23	0 25	0 26
88.....	0 13	0 15	0 17	0 18	0 19	0 20	0 21	0 21	0 22	0 22
90.....	0 11	0 13	0 15	0 16	0 17	0 18	0 19	0 20	0 21	0 21
	22	26	30	32	34	36	38	40	42	44

The line of figures at the top commencing 22, 26, 30, &c., represents the age of the husband, whilst the column at the left side, commencing 16, 18, &c., represents the age of the wife. To find the value in any given case, begin at the top of the column containing the age of the husband, and continue down it to the figure on the line which begins with the age of the wife, and this figure represents the value. In the case of a husband 60 and wife 60 the value is \$4.41; husband 40 and wife 28 it is \$5.17, &c.

Table B—Continued.

Showing the present value of a contingent right of dower in real estate of the fee simple value of \$100.

	46	48	50	52	54	56	58	60	62
16...	\$7 25	\$7 74	\$8 42	\$9 18	\$9 93	\$10 69	\$11 62	\$12 48	\$13 20
18...	7 08	7 57	8 21	8 96	9 71	10 51	11 40	12 24	12 96
20...	6 90	7 38	8 00	8 74	9 49	10 30	11 18	12 03	12 72
22...	6 72	7 19	7 79	8 52	9 27	10 09	10 95	11 80	12 48
24...	6 54	6 99	7 58	8 30	9 05	9 86	10 71	11 56	12 23
26...	6 36	6 79	7 37	8 08	8 83	9 62	10 47	11 30	11 97
28...	6 17	6 59	7 15	7 85	8 60	9 37	10 22	11 03	11 70
30...	5 96	6 38	6 93	7 61	8 35	9 11	9 96	10 75	11 42
32...	5 74	6 16	6 70	7 36	8 08	8 84	9 69	10 46	11 13
34...	5 51	5 92	6 45	7 10	7 80	8 56	9 40	10 15	10 82
36...	5 26	5 66	6 18	6 83	7 51	8 26	9 08	9 82	10 49
38...	5 00	5 39	5 90	6 53	7 21	7 95	8 75	9 48	10 13
40...	4 74	5 11	5 61	6 22	6 89	7 62	8 41	9 13	9 76
42...	4 48	4 83	5 31	5 90	6 56	7 27	8 04	8 76	9 37
44...	4 22	4 55	4 99	5 57	6 21	6 91	7 65	8 37	8 96
46...	3 96	4 26	4 67	5 22	5 84	6 53	7 25	7 95	8 52
48...	3 71	3 97	4 35	4 85	5 45	6 10	6 84	7 49	8 04
50...	3 49	3 75	4 03	4 48	5 05	5 64	6 17	7 01	7 52
52...	3 18	3 46	3 78	4 12	4 63	5 22	5 56	6 22	6 97
54...	2 81	3 05	3 37	3 77	4 21	4 78	5 18	5 72	6 30
56...	2 50	2 72	3 00	3 36	3 80	4 30	4 81	5 33	5 85
58...	2 24	2 39	2 59	2 87	3 27	3 79	4 39	4 96	5 50
60...	2 07	2 20	2 35	2 57	2 89	3 31	3 83	4 41	4 95
62...	1 85	1 99	2 17	2 38	2 64	2 97	3 36	3 82	4 33
64...	1 61	1 75	1 93	2 15	2 41	2 70	3 03	3 39	3 78
66...	1 37	1 47	1 63	1 85	2 12	2 43	2 74	3 06	3 39
68...	1 20	1 25	1 36	1 54	1 79	2 09	2 44	2 77	3 07
70...	1 07	1 12	1 17	1 27	1 43	1 67	1 98	2 36	2 70
72...	0 90	0 96	1 03	1 11	1 22	1 36	1 57	1 85	2 17
74...	0 75	0 86	0 89	0 98	1 08	1 20	1 35	1 54	1 77
76...	0 63	0 67	0 73	0 82	0 94	1 09	1 25	1 42	1 59
78...	0 53	0 55	0 60	0 68	0 79	0 94	1 12	1 29	1 45
80...	0 47	0 48	0 50	0 55	0 64	0 77	0 94	1 10	1 26
82...	0 41	0 43	0 45	0 47	0 52	0 60	0 71	0 84	1 00
84...	0 34	0 37	0 40	0 42	0 45	0 50	0 58	0 68	0 79
86...	0 27	0 29	0 32	0 36	0 40	0 45	0 51	0 58	0 66
88...	0 23	0 24	0 26	0 30	0 35	0 41	0 48	0 55	0 62
90...	0 22	0 22	0 23	0 25	0 29	0 35	0 42	0 51	0 60
	46	48	50	52	54	56	58	60	62

The line of figures at the top commencing 22, 26, 30, &c., represents the age of the husband, whilst the column at the left side, commencing 16, 18, &c., represents the age of the wife. To find the value in any given case, begin at the top of the column containing the age of the husband, and continue down it to the figure on the line which begins with the age of the wife, and this figure represents the value. In the case of a husband 60 and wife 60 the value is \$4.41; husband 40 and wife 28 it is \$5.17, &c.

Table B—Continued.

Showing the present value of a contingent right of dower in real estate of the fee simple value of \$100.

	64	66	68	70	72	74	76	80	84
16...	\$13 86	\$14 67	\$15 63	\$16 62	\$17 74	\$18 53	\$19 27	\$20 78	\$22 10
18...	13 63	14 45	15 39	16 41	17 51	18 31	19 03	20 48	21 86
20...	13 40	14 22	15 15	16 18	17 26	18 08	18 78	20 18	21 62
22...	13 17	13 98	14 90	15 93	16 99	17 85	18 56	19 87	21 34
24...	12 94	13 73	14 63	15 66	16 74	17 60	18 25	19 57	21 05
26...	12 69	13 46	14 35	15 37	16 46	17 34	17 96	19 26	20 77
28...	12 42	13 18	14 05	15 06	16 15	17 06	17 66	18 96	20 47
30...	12 13	12 88	13 74	14 74	15 82	16 75	17 34	18 65	20 14
32...	11 82	12 57	13 42	14 41	15 48	16 40	17 00	18 32	19 78
34...	11 50	12 25	13 09	14 07	15 12	16 01	16 65	17 96	19 39
36...	11 16	11 92	12 75	13 71	14 74	15 62	16 28	17 57	19 00
38...	10 80	11 57	12 39	13 33	14 34	15 22	15 89	17 15	18 59
40...	10 42	11 19	12 00	12 93	13 93	14 80	15 47	16 72	18 16
42...	10 02	10 78	11 58	12 50	13 52	14 37	15 03	16 26	17 70
44...	9 60	10 34	11 13	12 04	13 08	13 92	14 56	15 76	17 22
46...	9 15	9 87	10 65	11 54	12 59	13 52	14 06	15 22	16 70
48...	8 66	9 37	10 15	11 00	12 03	12 72	13 50	14 65	16 10
50...	8 12	8 83	9 61	10 43	11 39	11 90	12 87	14 05	15 41
52...	7 54	8 24	9 02	9 82	10 68	11 27	12 16	13 32	14 63
54...	6 92	7 59	8 37	9 18	9 97	10 72	11 37	12 81	13 77
56...	6 37	6 89	7 68	8 48	9 26	9 62	10 50	12 01	13 12
58...	6 00	6 46	6 89	7 77	8 56	8 64	9 37	10 90	12 06
60...	5 47	5 98	6 48	6 98	7 85	8 08	8 69	9 99	11 23
62...	4 87	5 43	6 00	6 57	7 15	7 72	8 28	9 36	10 37
64...	4 22	4 71	5 25	5 84	6 47	7 14	7 76	8 84	9 70
66...	3 74	4 12	4 55	5 04	5 60	6 22	6 88	8 05	9 02
68...	3 38	3 69	4 02	4 39	4 82	5 32	5 89	7 08	8 08
70...	3 01	3 32	3 65	3 94	4 27	4 65	5 09	6 15	7 12
72...	2 50	2 84	3 18	3 53	3 88	4 24	4 61	5 38	6 23
74...	2 03	2 33	2 67	3 05	3 43	3 77	4 11	4 80	5 49
76...	1 76	1 94	2 16	2 43	2 76	3 15	3 60	4 35	5 03
78...	1 60	1 75	1 90	2 08	2 31	2 61	2 98	3 78	4 46
80...	1 41	1 56	1 71	1 87	2 06	2 28	2 54	3 20	3 85
82...	1 16	1 33	1 50	1 68	1 87	2 07	2 29	2 75	3 28
84...	0 90	1 03	1 18	1 36	1 57	1 81	2 04	2 45	2 80
86...	0 74	0 83	0 94	1 08	1 25	1 44	1 66	2 09	2 48
88...	0 69	0 76	0 83	0 92	1 04	1 20	1 39	1 79	2 17
90...	0 68	0 75	0 81	0 87	0 96	1 08	1 23	1 57	1 92
	64	66	68	70	72	74	76	80	84

The line of figures at the top commencing 22, 26, 30, &c., represents the age of the husband, whilst the column at the left side, commencing 16, 18, &c., represents the age of the wife. To find the value in any given case, begin at the top of the column containing the age of the husband, and continue down it to the figure on the line which begins with the age of the wife, and this figure represents the value. In the case of a husband 60 and wife 60 the value is \$4.41; husband 40 and wife 28 it is \$5.17, &c.